

Information to identify the case:			
Debtor 1	Rodney M. Hickman		
First Name	Middle Name	Last Name	
Debtor 2	Lynn M. Hickman		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-24443-JAD			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Rodney M. Hickman

Lynn M. Hickman

6/14/22

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Rodney M. Hickman
Lynn M. Hickman
Debtors

Case No. 16-24443-JAD
Chapter 13

District/off: 0315-2
Date Rcvd: Jun 14, 2022

User: auto
Form ID: 3180W

Page 1 of 6
Total Noticed: 63

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 16, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Rodney M. Hickman, Lynn M. Hickman, 989 Evergreen Drive, Pittsburgh, PA 15235-4655
cr	+ Ally Bank, Tucker Arensberg, P.C., c/o Brett A. Solomon, Esquire, 1500 One PPG Place, Pittsburgh, Pa 15222-5413
15341193	Citibank, N.A., as trustee for CMLTI Asset Trust, Fay Servicing, LLC, Bankruptcy Department, PO Box 814609, Dallas, TX 75381-4609
14329763	Dollar Bank, 3 Gateway Center, Pittsburgh, PA 15222
14329764	+ First Bank Puerto Rico, 9795 S Dixie Hwy, Pinecrest, FL 33156-2806
14333913	+ Penn Hills School District, c/o Maiello Bruno & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
14329768	++ SETERUS INC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, Seterus Inc, 14523 Sw Millikan Way St, Beaverton, OR 97005
14360007	+ Seterus, Inc., as the authorized subservicer for F, P.O. Box 1047, Hartford, CT 06143-1047

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address EDI: PENNDEPTREV	Date/Time	Recipient Name and Address
smg		Jun 15 2022 04:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 15 2022 00:12:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jun 15 2022 04:08:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 15 2022 00:12:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Jun 15 2022 04:08:00	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: AISACG.COM	Jun 15 2022 04:08:00	American Suzuki Financial Services, c/o AIS Portfo, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Jun 15 2022 00:12:00	LSF10Master Participation Trust, 13801 Wireless Way, Oklahoma City, OK 73134-2500
cr	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 15 2022 00:12:00	SELECT PORTFOLIO SERVICING, INC, PO Box 65250, Salt Lake City, UT 84165-0250
14329745	Email/Text: ebnbankruptcy@ahm.honda.com	Jun 15 2022 00:12:00	American Honda Finance, Po Box 168088, Irving, TX 75016

District/off: 0315-2

User: auto

Page 2 of 6

Date Recd: Jun 14, 2022

Form ID: 3180W

Total Noticed: 63

14340112	EDI: GMACFS.COM	Jun 15 2022 04:08:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14329744	+ EDI: GMACFS.COM	Jun 15 2022 04:08:00	Ally Financial, Po Box 380901, Bloomington, MN 55438-0901
14329746	+ EDI: GMACFS.COM	Jun 15 2022 04:08:00	American Suzuki Fin, 200 Renaissance Ctr, Detroit, MI 48243-1300
14329747	+ EDI: BANKAMER.COM	Jun 15 2022 04:08:00	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
14329748	+ EDI: TSYS2	Jun 15 2022 04:08:00	Barclays Bank Delaware, Po Box 8801, Wilmington, DE 19899-8801
15100990	+ Email/Text: BKelectronicnotices@cenlar.com	Jun 15 2022 00:12:00	C/O Cenlar, FSB, 425 Phillips Blvd., Ewing, NJ 08618-1430
14329760	Email/Text: Bankruptcy.RI@Citizensbank.com	Jun 15 2022 00:11:00	Citizens Bank, Attn: Bankruptcy, 443 Jefferson Blvd Ms Rjw-135, Warwick, RI 02886
14329749	+ EDI: CAPITALONE.COM	Jun 15 2022 04:08:00	Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
14329750	+ EDI: CAPITALONE.COM	Jun 15 2022 04:08:00	Capital One / Guitar, Attn: Bankruptcy Dept, Po Box 30258, Salt Lake City, UT 84130-0258
14329751	+ EDI: CAPITALONE.COM	Jun 15 2022 04:08:00	Capital One Na, Attn: Bankruptcy Dept, Po Box 30258, Salt Lake City, UT 84130-0258
14387124	Email/PDF: bncnotices@becket-lee.com	Jun 15 2022 00:18:08	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14372643	+ Email/Text: BKelectronicnotices@cenlar.com	Jun 15 2022 00:12:00	CitiMortgage, Inc., C/O CENLAR, FSB, 425 Philips Blvd., Ewing, NJ 08618-1430
14329755	+ EDI: CITICORP.COM	Jun 15 2022 04:08:00	Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
14329756	+ EDI: CITICORP.COM	Jun 15 2022 04:08:00	Citibank Sears, Citicorp Credit Svrs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040
14329757	+ EDI: CITICORP.COM	Jun 15 2022 04:08:00	Citibank/Sears, Citicorp Credit Services/Attn: Centraliz, Po Bopx 790040, Saint Louis, MO 63179-0040
14329758	+ EDI: CITICORP.COM	Jun 15 2022 04:08:00	Citibank/The Home Depot, Citicorp Cr Svrs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
14329759	EDI: CITICORP.COM	Jun 15 2022 04:08:00	Citimortgage Inc, Attn: Bankruptcy, Po Box 6423, Sioux Falls, SD 57117
14329761	+ EDI: WFNNB.COM	Jun 15 2022 04:08:00	Comenity Bank / Lane Bryant, Po Box 182125, Columbus, OH 43218-2125
14411898	EDI: Q3G.COM	Jun 15 2022 04:08:00	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14334988	EDI: DISCOVER.COM	Jun 15 2022 04:08:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14329762	+ EDI: DISCOVER.COM	Jun 15 2022 04:08:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14421908	+ Email/Text: kburkley@bernsteinlaw.com	Jun 15 2022 00:12:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14329752	EDI: JPMORGANCHASE	Jun 15 2022 04:08:00	Chase, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
14329753	EDI: JPMORGANCHASE		

District/off: 0315-2

User: auto

Page 3 of 6

Date Rcvd: Jun 14, 2022

Form ID: 3180W

Total Noticed: 63

14329754	EDI: JPMORGANCHASE	Jun 15 2022 04:08:00	Chase Card, Attn: Correspondence, Po Box 15298, Wilmington, DE 19850
14412066	EDI: JPMORGANCHASE	Jun 15 2022 04:08:00	Chase Mortgage, 3415 Vision Dr, Columbus, OH 43219
14329765	+ Email/Text: PBNCNotifications@perituservices.com	Jun 15 2022 00:11:00	Kohls/Capital One, Po Box 3120, Milwaukee, WI 53201-3120
14771657	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Jun 15 2022 00:12:00	LSF10 Master Participation Trust, Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City, OK 73134-2500
14773295	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Jun 15 2022 00:12:00	LSF10Master Participation Trust, Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City, OK 73134-2500
14398755	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 15 2022 00:12:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14329766	+ EDI: NAVIENTFKASMSERV.COM	Jun 15 2022 04:08:00	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500
14404062	Email/Text: Bankruptcy.Notices@pnc.com	Jun 15 2022 00:11:00	PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
14329767	Email/Text: Bankruptcy.Notices@pnc.com	Jun 15 2022 00:11:00	Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222
14421023	EDI: PRA.COM	Jun 15 2022 04:08:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14329769	+ EDI: RMSC.COM	Jun 15 2022 04:08:00	Synch/syms, Synchrony Bank, Po Box 965064, Orlando, FL 32896-5064
14411442	+ EDI: RMSC.COM	Jun 15 2022 04:08:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14329770	+ EDI: RMSC.COM	Jun 15 2022 04:08:00	Synchrony Bank/ JC Penneys, Po Box 965064, Orlando, FL 32896-5064
14329771	+ EDI: RMSC.COM	Jun 15 2022 04:08:00	Synchrony Bank/Amazon, Po Box 965064, Orlando, FL 32896-5064
14329772	+ EDI: RMSC.COM	Jun 15 2022 04:08:00	Synchrony Bank/Lowes, Po Box 965064, Orlando, FL 32896-5064
14329773	+ EDI: RMSC.COM	Jun 15 2022 04:08:00	Synchrony Bank/Sams, Po Box 965060, Orlando, FL 32896-5060
14391719	+ Email/Text: bncmail@w-legal.com	Jun 15 2022 00:12:00	TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14329776	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jun 15 2022 00:12:00	Toyota Motor credit Corp, Po Box 8026, Cedar Rapids, IA 52408
14329774	+ EDI: WTRRNBNK.COM	Jun 15 2022 04:08:00	Target, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
14329775	+ EDI: WTRRNBNK.COM	Jun 15 2022 04:08:00	Tnb-Visa (TV) / Target, C/O Financial & Retail Services, Mailstop BV PO Box 9475, Minneapolis, MN 55440-9475
15204710	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 15 2022 00:12:00	U.S. Bank Trust National Association as Trustee f, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
15374017	+ Email/Text: bkenotice@rushmorelm.com	Jun 15 2022 00:12:00	U.S. Bank Trust National Association, et al, c/o Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004

District/off: 0315-2

User: auto

Page 4 of 6

Date Rcvd: Jun 14, 2022

Form ID: 3180W

Total Noticed: 63

14329777	+ EDI: CITICORP.COM	Jun 15 2022 04:08:00	Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
14993644	^ MEBN	Jun 15 2022 00:08:43	Wilmington Trust, National Association, c/o Planet Home Lending, 321 Research Parkway, Meriden, CT 06450-8301

TOTAL: 57

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Cenlar FSB
cr		Citimortgage, INC
cr		Duquesne Light Company
cr		JPMorgan Chase Bank, N.A.
cr		LSF10 Master Participation Trust
cr		Seterus, Inc., as the authorized subservicer for F
cr		U.S. Bank Trust National Association as Trustee fo
cr		U.S. Bank Trust National Association, not in its i
cr		Wilmington Trust, National Association, not in its
14360005		Seterus, Inc., as the authorized subservicer for F
cr	*+	Citibank, N.A., as trustee for CMLTI Asset Trust, Fay Servicing, LLC, Bankruptcy Department, PO Box 814609, Dallas, TX 75381-4609
cr	*+	LSF10 Master Participation Trust, Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City, OK 73134-2500
cr	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
cr	*+	Penn Hills School District, c/o Maiello Bruno & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
15112347	*+	C/O Cenlar, FSB, 425 Phillips Blvd., Ewing, NJ 08618-1430
14398757	*+	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011

TOTAL: 10 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 16, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 14, 2022 at the address(es) listed below:

Name	Email Address
------	---------------

Albert G. Reese, Jr.

on behalf of Debtor Rodney M. Hickman areese8897@aol.com
agreese8897@gmail.com;r41196@notify.bestcase.com;agrlaw8897@gmail.com

Albert G. Reese, Jr.

on behalf of Plaintiff Rodney M. Hickman areese8897@aol.com
agreese8897@gmail.com;r41196@notify.bestcase.com;agrlaw8897@gmail.com

Albert G. Reese, Jr.

on behalf of Plaintiff Lynn M. Hickman areese8897@aol.com

District/off: 0315-2

User: auto

Page 5 of 6

Date Rcvd: Jun 14, 2022

Form ID: 3180W

Total Noticed: 63

agreese8897@gmail.com;r41196@notify.bestcase.com;agrlaw8897@gmail.com

Albert G. Reese, Jr.

on behalf of Joint Debtor Lynn M. Hickman agreese8897@aol.com
agreese8897@gmail.com;r41196@notify.bestcase.com;agrlaw8897@gmail.com

Alexandra Teresa Garcia

on behalf of Creditor LSF10 Master Participation Trust ecfmail@mwc-law.com ecfmail@ecf.courtdrive.com

Bradley Joseph Osborne

on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity, but solely in its capacity as trustee of Citigroup Mortgage Loan Trust 2021-RP1 bosborne@hoflawgroup.com, ckohn@hoflawgroup.com

Brett A. Solomon

on behalf of Creditor Ally Bank brett@solomon-legal.com

Brian Nicholas

on behalf of Creditor U.S. Bank Trust National Association as Trustee for GIFM Holdings Trust bnicholas@kmllawgroup.com

Daniel Philip Jones

on behalf of Creditor Citimortgage INC djones@sterneisenberg.com, bkecf@sterneisenberg.com

Heather Stacey Riloff

on behalf of Creditor Seterus Inc., as the authorized subservicer for Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc. heather@mvr law.com, Michelle@mvr law.com

Heather Stacey Riloff

on behalf of Creditor Wilmington Trust National Association, not in its individual capacity, but solely as trustee for MFRA Trust 2015-1 heather@mvr law.com, Michelle@mvr law.com

Heather Stacey Riloff

on behalf of Defendant Seterus Inc. heather@mvr law.com, Michelle@mvr law.com

Jeniece D. Davis

on behalf of Creditor Seterus Inc., as the authorized subservicer for Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc. jeniece@mvr law.com, bonnie@mvr law.com

Jennifer L. Cerce

on behalf of Creditor Penn Hills School District jlc@mbm-law.net

Jerome B. Blank

on behalf of Creditor Citimortgage INC pawb@fedphe.com

Jillian Nolan Snider

on behalf of Creditor Ally Bank jsnider@fbtlaw.com agilbert@fbtlaw.com, agilbert@ecf.courtdrive.com

Jodi L. Hause

on behalf of Creditor JPMorgan Chase Bank N.A. jodi.hause@phelanhallinan.com, pawb@fedphe.com

Joseph A. Dessoye

on behalf of Creditor JPMorgan Chase Bank N.A. pawb@fedphe.com

Lorraine Gazzara Doyle

on behalf of Creditor Wilmington Trust National Association, not in its individual capacity, but solely as trustee for MFRA Trust 2015-1 lorraine@mvr law.com, diane@mvr law.com;bankruptcy@friedmanvartolo.com

Mario J. Hanyon

on behalf of Creditor Citimortgage INC wbefc@brockandscott.com, mario.hanyon@brockandscott.com

Marisa Myers Cohen

on behalf of Creditor LSF10 Master Participation Trust ecfmail@ecf.courtdrive.com mcohen@mwc-law.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Peter J. Ashcroft

on behalf of Creditor Duquesne Light Company pashcroft@bersteinlaw.com
ckutch@ecf.courtdrive.com;acarr@bersteinlaw.com

Robert C. Folland

on behalf of Creditor CALIBER HOME LOANS INC. rob.folland@btlaw.com, jsundheimer@btlaw.com

Robert C. Folland

on behalf of Creditor LSF10 Master Participation Trust rob.folland@btlaw.com jsundheimer@btlaw.com

Ronda J. Winnecour

cmevf@chapter13trusteedpa.com

Thomas Song

on behalf of Creditor PNC BANK N.A. pawb@fedphe.com

Thomas Song

on behalf of Creditor Cenlar FSB pawb@fedphe.com

District/off: 0315-2

User: auto

Page 6 of 6

Date Rcvd: Jun 14, 2022

Form ID: 3180W

Total Noticed: 63

Thomas Song

on behalf of Creditor Citimortgage INC pawb@fedphe.com

Thomas Song

on behalf of Creditor JPMorgan Chase Bank N.A. pawb@fedphe.com

TOTAL: 30